

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
CHAPTER 13

11-21115

In Re: KENNETH FARROW RAIFORD
KRISTI MALLIEN RAIFORD

Chapter 13

Debtor(s)

DEBTOR(S): Kenneth Farrow Raiford S.S.# xxx-xx-3463

Kristi Mallien Raiford S.S.# xxx-xx-6030

ADDRESS: 3490 Countryhill Dr.

Memphis, TN 38135

PLAN PAYMENT: Debtor(s) to pay **\$103.00** **SEMI-MONTHLY**

PAYROLL DEDUCTION (X) OR DIRECT() BECAUSE: _____

EMPLOYER: Memphis City Schools

2597 Avery

Memphis, TN 38112 1ST PMT: _____

ADMINISTRATIVE: Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.

AUTO INSURANCE: (X) Not included in Plan () Included in Plan _____

MONTHLY
PLAN PAYMENT

CHILD SUPPORT: Ongoing pmt. to _____ begins _____ 2011

Child support arrearage amount _____

HOME MORTGAGE: If no arrearage, ongoing payments are to be made directly by the debtor(s).

Bank of America- Delete Pay Direct Ongoing pmt. begins _____ 2011

Approx. arrearage _____ Interest _____%

_____ Ongoing pmt. begins _____ 2011

Approx. arrearage _____ Interest _____%

SECURED CREDITORS: Adequate protection payment will be 1/4 (25%) of proposed creditor monthly payment.
(retain lien 11 U.S.C. §1325(a)(5))

	VALUE OF COLLATERAL	RATE OF INTEREST	MONTHLY PLAN PAYMENT
<u>Wells Fargo</u>	<u>\$4,000.00</u>	<u>5.0</u> %	<u>\$85.00</u>
_____	_____	_____ %	_____
_____	_____	_____ %	_____

UNSECURED CREDITORS: Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. General Unsecured creditors will receive TBD%

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: \$32,412.00

TERMINATION: Plan shall terminate upon payment of the above, approximately 60 months.

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED
ACCEPTANCE OF PLAN.